

**REMARKS**

Claims 1-21 have been examined on their merits.

**I. Statement of Substance of Interview**

An Examiner Interview was conducted on June 29, 2005 between the Examiner and Attorney Laura Moskowitz. During the Interview, three features of the claims were discussed. In particular, a) an arbitrary number transmitted from the service providing site to the user, b) that the arbitrary number is used by the user in the registered numerical calculation method to determine the first calculation result, and c) that the determination performed at the service providing site is a comparison between the first calculation result transmitted by the user and a second calculation result which is obtained at the service site using the same arbitrary number and registered numerical calculation method. Ms. Moskowitz further discussed details of the claimed arbitrary numeric value.

The Examiner indicated that she would take Ms. Moskowitz's explanations and discussions into consideration. Further, the Examiner suggested that the claims be clarified. Accordingly, Applicant has clarified some of the independent claims. Such amendments are not made in view of the prior art and do not narrow the scope of the claims.

**II. Rejections under 35 U.S.C. § 102 (b) in view of U.S. Patent No. 5,724,423 to Khello ("Khello").**

The Examiner has rejected claims 1-21 under 35 U.S.C. § 102(b) as allegedly being anticipated by Khello. In addition to the reasons set forth during the Examiner Interview, Applicant traverses the rejection of claims 1-21, for at least the reasons discussed below.

**A. Claim 1**

Applicant submits that claim 1 is patentable over the cited reference.

Khello discloses, *intelia*, a basic encoding/decoding process for protecting a PIN number from fraud, computer hackers, etc. (col. 1, lines 5-9). For example, a user enters a PIN number into a UAS encoding device 22, and the encoding device automatically encodes the PIN before sending it to the service application center via a network (col. 6, lines 10-30). The service application center then decodes the encoded PIN number to determine if the user is authorized to use a respective service (col. 8, lines 37-41).

Khello, however, fails to teach or suggest the claimed “arbitrary numeric value.” In particular, there is no arbitrary numeric value that is transferred by the service application center, via the network, to the user, which is then used in a registered numerical calculation method.

In the October 4, 2004 Office Action, the Examiner maintained that col. 7, lines 5-12 and col. 15, lines 40-49 disclose the transfer of an arbitrary numeric value. In view of the cited portions of Khello, Applicant argued that the Examiner appears to maintain that the random number generated by the code generator 30 of the UAS device 22 is the claimed arbitrary numeric value (see January 4, 2005 Amendment). However, the user is not connected to the UAS device 22 via a network, and further, the UAS device 22 does not send the random number to the user. Rather, the user inputs a PIN number directly into the UAS device 22 so that the PIN number can be encoded prior to being sent via the network or internet. Therefore, even if the random number generated by the UAS device 22 discloses a type of numeric value, the random

number is never sent from the UAS device 22 to the user, let alone from the actual service providing site to the user, as recited in claim 1.

In the current Office Action, the Examiner now maintains that column 13, lines 13-14 of Khello discloses the above cited feature, i.e., that an arbitrary numeric value is transmitted from a service providing site through a network to the user (pg. 3 of Office Action). Similarly, on page 11 of the Office Action, the Examiner maintains that Khello's "request" discloses the arbitrary numeric value. Khello discloses that a prompt message "enter PIN" is transmitted over the communications network to the user, and the user then enters his PIN (col. 13, lines 12-15). Applicant submits that a *prompt message* fails to teach or suggest an arbitrary *numeric value* (i.e., a message  $\neq$  a numeric value). It appears that the Examiner is misinterpreting the claimed arbitrary numeric value, and thus, the arbitrary numeric value was discussed during the June 29, 2005 Examiner Interview.

Further, in regard to the UAS device 22, discussed above, the random number generated by the UAS device 22 is never used by the user in a numerical calculation method. Rather, the generated random number is specifically used by the UAS device 22 to help encode the PIN number input by the user. As disclosed in Khello, the user only needs to remember the PIN number, and it is the UAS device 22 that generates a coded and encrypted PIN (col. 6, lines 20-30; col. 9, lines 42-29).

Also, even if Applicant assumes *arguendo* that the encoded PIN number discloses the claimed first calculation result (by virtue of the calculation method used to encode the data), and the decoded PIN number discloses the claimed second calculation result (by virtue of the

calculation method used to decode the data), the reference still fails to teach or suggest the claimed features. For example, claim 1 recites that the user becomes authorized when the first calculation result equals the second calculation result. Since the encoded PIN number (i.e. a long string of numbers) fails to equal the decoded PIN number (i.e. the basic PIN number), the user of Khello would never become authorized based on the method recited in claim 1.

In view of the above, and further in view of the arguments presented in the June 29, 2005 Examiner Interview, Applicant submits that claim 1 is patentable over the cited reference, and respectfully requests the Examiner to reconsider and withdraw the rejection.

**B. Claims 2, 3, 9, 10 and 11**

Since independent claims 2, 3, 9, 10 and 11 contain features that are analogous to the features recited in claim 1, Applicant submits that such claims are patentable for at least analogous reasons as presented above.

**C. Claims 4-8 and 12-21**

Since claims 4-8 and 12-21 are dependent upon one of claims 1, 2, 3, 9, 10 and 11, Applicant submits that such claims are patentable at least by virtue of their dependency.

**IV. Conclusion**

In view of the above, reconsideration and allowance of this application are now believed to be in order, and such actions are hereby solicited. If any points remain in issue which the

Amendment under 37 C.F.R. § 1.116  
U.S. Application No. 09/845,319

Examiner feels may be best resolved through a personal or telephone interview, the Examiner is kindly requested to contact the undersigned at the telephone number listed below.

The USPTO is directed and authorized to charge all required fees, except for the Issue Fee and the Publication Fee, to Deposit Account No. 19-4880. Please also credit any overpayments to said Deposit Account.

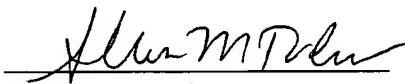
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**23373**

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